

# Flexible Investment Plan

## Application form



### Some important information before you start

To take out a Flexible Investment Plan you must be:

- aged 18 or over
- a UK resident
- in the UK when you sign the document
- able to invest at least £10,000 to start with.

Please read your key features document and have it with you when you fill in the form.

**If you are covering one person for Death Benefit**, that person must be aged from 3 months to 89 years.

**If you are covering two people for Death Benefit** and you want the plan to end:

- when the **first** person dies, both people must be aged from 3 months to 89 years when you take out this plan
- when **both** people have died, at least one person must be aged from 3 months to 89 years when you take out this plan.

### About filling in the form

- 1 Follow the instructions about who needs to fill in which sections.
- 2 If you need more space for your answers, fill in a separate continuation sheet, mark it with the section and question number and attach it to this form.
- 3 Please use black ink. Write in CAPITAL LETTERS. Tick [✓] the appropriate boxes.
- 4 If you make a mistake, please cross out the mistake, and each owner must initial any changes. If you make a mistake on the cheque, you must countersign rather than initial any changes.

### About the form sections

**Section 1** is about the policy owner, and the lives assured (all applicants must fill in this section)

**Section 2** is about your investment (all applicants)

**Section 3** is about optional product features (applicants complete the options required, if any)

**Section 4** is the declaration (all applicants)

**Section 5** is for completion by the Financial Adviser

### For example...

**If you are a single person investing, and your own life is being assured:**

- complete Section 1.1 to 1.4 – first owner's details
- all of Section 2
- the options you require (if any) in Section 3
- read the declarations in Section 4.1 and sign at Section 4.2
- your Financial Adviser completes Section 5.

**If you are investing as a Company or Organisation, for example, and your own life is being assured:**

- complete Section 1.1, 1.2 and 1.4
- all of Section 2
- the options you require (if any) in Section 3
- read the declarations in Section 4.1 and complete and sign Section 4.3
- your Financial Adviser completes Section 5.

### Questions about this form?

If you are an Adviser, please call our Adviser Centre on **0808 234 0808**. Lines are open Monday to Friday between 8.30am and 6pm.

If you are a prospective Policyholder, please speak with your Financial Adviser or call our Policyholder Service Centre on **0800 000 000**. Lines are open Monday to Friday between 8am and 6pm.

Our web addresses are **www.prudential.co.uk** for financial advisers and **www.pru.co.uk** for policyholders.

### When you have finished filling in the form

Please send this form and its attachments back to us in the prepaid envelope or to:

Freepost, Prudential, Stirling, FK9 4UE

Make any personal cheques payable to The Prudential Assurance Company Limited.

For bank and building society "counter" cheques, please make payable to The Prudential Assurance Company Limited and clearly include your name on the payee line.

If you send a cheque or application form incorrectly filled in, we may have to return the application which could in turn affect the date on which your investment is made.

**1 Personal details** (all applicants)

About the owners of the plan

Please use black ink. Write in CAPITAL LETTERS. Tick [✓] the appropriate boxes.

1.1 Is the plan to form part of a new trust or existing trust?

No → go to 1.3     Yes

1.2 Is the plan to form part of a new trust or existing trust?

No     Yes – A certified copy (a copy signed/dated by an Adviser stating "this is a true copy of the original" will be acceptable) of the trust must be provided.  
Give the name of the trust

Is the plan to be issued under a new trust?

No     Yes – Please send in a completed trust deed with this application.

Where this plan is to be part of a loan trust, or it is to form part of an existing trust, the Trustees should complete as owners. For all other trusts it should be the person making the investment who should complete as owner.

1.3 Fill in the details for the owners of the plan – the person or people taking out the plan.

First owner or trustee if applicable

Title

Mr     Mrs     Miss     Ms     Dr    Other

Surname

Other names in full

Gender

Male     Female

Date of birth

Permanent residential address

Postcode

Daytime phone number

Email address

If the plan is to be owned by a company, do not record your details in Section 1.3. Instead complete these details in Section 4.3.

If more than two trustees, please complete details of additional trustees on a separate sheet and attach with this application.

Second owner or trustee if applicable

Title

Mr     Mrs     Miss     Ms     Dr    Other

Surname

Other names in full

Gender

Male     Female

Date of birth

Permanent residential address

Postcode

Daytime phone number

Email address

**1 Personal details** (continued)

## About the lives assured

**1.4 Are the owners of the plan to be the lives covered on death?** Yes → go to 2 No → go to 1.5**1.5 Fill in the details of the lives assured – the people to be covered for death benefit by the plan.**

## First life assured

## Title

 Mr  Mrs  Miss  Ms  Dr Other 

## Surname

## Other names in full

## Gender

 Male  Female

## Date of birth

       

## Relationship between the owner and the life assured

 Spouse  Co-habiting partner  Family member  Civil partner Trustee of an existing trustOther\* 

## Second life assured

## Title

 Mr  Mrs  Miss  Ms  Dr Other 

## Surname

## Other names in full

## Gender

 Male  Female

## Date of birth

       

## Relationship between the owner and the life assured

 Spouse  Co-habiting partner  Family member  Civil partner Trustee of an existing trustOther\* 

Now go to Section 2 – About your investment →

By Owner we mean individual, Trustee or Company.

\*If you select "Other", under UK Law you will need to demonstrate an "insurable interest" at the time the plan is taken out. This exists where the owner derives a financial benefit from the continued existence of, or would suffer a financial loss in the event of the death of, the person covered by the plan.

**2 About your investment** (all applicants)

## Details of the applicant

- 2.1  I/We confirm that the funds for this application have not come from a full or part withdrawal from a Prudential or Prudential International investment in the last 12 months.

*If Prudential discover this to be incorrect, we may cancel your plan at any time. If we do, we will return your initial investment less any withdrawals.*

	First owner	Second owner (joint owner applications)	
2.2 Occupation/ Nature of business	<input type="text"/> Trustees should just put "Trustee".	<input type="text"/>	<i>This product is in the "increased risk" category of the Joint Money Laundering Steering Group guidance. Questions 2.2. to 2.5 are required in order for us to meet our Money Laundering requirements.</i>
2.3 Annual Income	<input type="checkbox"/> 0 – £14,999 <input type="checkbox"/> £15,000 – £29,999 <input type="checkbox"/> £30,000 – £59,999 <input type="checkbox"/> £60,000 – £99,999 <input type="checkbox"/> £100,000 – £149,999 <input type="checkbox"/> More than £150,000	<input type="checkbox"/> 0 – £14,999 <input type="checkbox"/> £15,000 – £29,999 <input type="checkbox"/> £30,000 – £59,999 <input type="checkbox"/> £60,000 – £99,999 <input type="checkbox"/> £100,000 – £149,999 <input type="checkbox"/> More than £150,000	<i>Corporate Owners and Trustees do not need to fill this in.</i>
2.4 Where will the funds for this investment come from?	<input type="text"/> For example, a UK bank account.	<input type="text"/>	
2.5 How did you raise the funds?	<input type="text"/> For example, saved from salary, inheritance, property sale, divorce settlement.	<input type="text"/>	

## About your investment payments and charges

2.6 I/We would like to invest	£ <input type="text"/> Minimum investment £10,000. Maximum investment £500,000 (including top-up payments).	The maximum investment applies to each plan and to all plans held by each owner.  The maximum investment figure does not apply to any growth on your plan.	<i>We may accept larger investments in some circumstances – contact your Financial Adviser for details.</i>
2.7 I/We would like to pay:	<input type="checkbox"/> by cheque/Bank Transfer  <input type="checkbox"/> by share exchange facility	Make your personal cheque payable to The Prudential Assurance Company Ltd.  If the cheque is not drawn on your personal account, we may ask you to provide evidence that the money is yours.  You can exchange some or all of your existing shares for an investment in the Flexible Investment Plan.  For further details please speak to your Financial Adviser.	<i>For bank and building society "counter" cheques, please make payable to The Prudential Assurance Company Limited and clearly include your name on the payee line.</i>



**3 Your options (optional)**

## Death benefit

**3.1 For joint life plans, would you like the death benefit paid when the last of the two people covered dies?** Yes No

We will pay the death benefit for joint life plans on the second death, unless you tell us otherwise.

Only people taking out a joint life plan should answer this question.

**3.2 Would you like to take the Guaranteed Minimum Death Benefit – Return of Premium option?** Yes No

This option guarantees that the payment on death is your total investment less any withdrawals. Check your key features document for more details.

## Regular withdrawals

**3.3 Would you like to take a regular withdrawal from your investment?** Yes → go to 3.4 No → go to 3.10, Further options**3.4 How much do you want to withdraw?**

- When regular withdrawals start or change, the amount requested during any 12 month period cannot exceed the greater of 7.5% of the full value of your plan, or if selected at the start of your plan, 7.5% of the total amount you paid in, except where you opt to receive Natural Income on your Distribution Income Funds or Regular Bonus as Income on the With-Profits Funds. Withdrawals of more than 5% from the With-Profits Funds may be liable to a Market Value Reduction.
- We take your withdrawals equally from all funds on your plan, unless you tell us otherwise in 3.7.
- If you invest in both of the With-Profits Fund Options (Optimum Bonus and Optimum Return), and select the Regular Bonus as Income option, withdrawals will be taken from both funds unless you tell us otherwise in 3.8.
- For any PruFund Protected Fund, the amount guaranteed will be reduced proportionately for any withdrawals you take.
- Starting regular withdrawals may affect your Annual Growth Reward (if applicable).
- The minimum payment is £50 – except under the Regular Bonus as Income or Natural Income options.

Please complete or tick one of the following options:

I/We would like to take: £  per year

or  % of my/our initial investment each year

or  % of the value of my/our plan each year

or  The Regular Bonus as Income Option (With-Profits only)

or  Natural Income

or  Natural Income capped at 5% of total investment

Your total investment is the capital you invested, not the value of your plan.

See your key features document for more details.

These options only apply for Distribution Income Funds.

**Your options (optional)**

The frequency of your withdrawals

3.5 I/We would like to receive payments: (please tick one of the options only)

- Every month
- Every three months
- Every four months
- Every six months
- Every twelve months

The four months and twelve months options are not available to Distribution Income Fund investors taking Natural Income.

3.6 I/We would like regular withdrawals to start on:

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

This must be at least 30 days after the start of your plan.

The earliest payment date for the **With-Profits Regular Bonus as Income Option** will be defined by the frequency you select. For example, if you want payments every three months, the earliest first payment will be 3 months from the acceptance of this application.

Payments normally reach your account within 5 working days of your chosen date.

If invested in a Distribution Income Fund, the date must be at least 30 days after the start of your plan and after the next distribution date.

Specific withdrawal instructions

3.7 I am/We are happy for you to take my/our withdrawals proportionally from all of my/our chosen funds.

- Yes → go to 3.9
- No → go to 3.8

3.8 Enter the names of the fund you would like to withdraw from

Fund name:	
Fund name:	
Fund name:	
Fund name:	

You only need to fill this in if you want to specify which Funds you withdraw from.

This does not apply to investors in the Distribution Income Funds taking Natural Income.

Your account details

3.9 Please fill in the details of the account you would like us to pay withdrawals into.

Name of your bank or building society		Account name	
<input type="text"/>		<input type="text"/>	
Sort code		Account number	
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Address of bank or building society			
<input type="text"/>			
<input type="text"/>			
Postcode		<input type="text"/>	<input type="text"/>

We pay directly to your bank or building society, so please make sure your account can accept direct credit payments.

Further options

3.10 Please tick if you would like one of the further three options.

If you require none of the options, go straight to Section 4 Declarations →

- Automatic rebalancing facility → go to 3.11
- Programmed switching facility → go to 3.12
- Interest Sweep → go to 3.13

You can only pick one of three further options, but you do not have to choose any.

Check your product pack for more details.

**Your options (optional)**

Further options (continued)

**3.11 Option 1 – Automatic rebalancing facility**

I/We would like to automatically rebalance the investment to the original investment allocations at the end of each plan year.

**Now go to Section 4 – Declarations →**

You can only choose one option. If you have chosen Option 2 or 3, do not fill in this section.

You cannot choose this option for With-Profits (Optimum Bonus) Fund, With-Profits (Optimum Return) Fund, PruFund Funds and Prudential Distribution Cash Fund.

**3.12 Option 2 – Programmed switching facility**

**3.12.1 – The amount**

You must invest at least £10,000 in the "nominated fund".

**Please enter the percentage, or the cash amount to be switched each month from the "nominated fund".**

I/We would like  % of the units to be switched each month over  months

or

I/We would like the fixed sum of £  to be switched each month over  months

You can only choose one option. If you have chosen Option 1 or 3, do not fill in this section.

The Programmed Switching Facility must run for between 3 and 24 months from the start of the plan.

**3.12.2 – The "nominated fund"**

The "nominated fund" is CASH.

**If you would like to choose a different "nominated fund" please enter it below.**

You cannot choose Distribution Income Funds, Distribution Cash Fund, Property Funds, PruFund Funds, With-Profits (Optimum Bonus) or With-Profits (Optimum Return) Funds.

**3.12.3 – The funds to receive the switched amount**

**Please enter the names of the funds you would like to receive the switched amount every month and the percentage for each. Please make sure they add up to 100%.**

Fund names	% of switched fund
<input type="text"/>	<input type="text"/> %
<input type="text"/>	<input type="text"/> %
<input type="text"/>	<input type="text"/> %
<input type="text"/>	<input type="text"/> %
<b>Total percentage</b>	<b>100%</b>

You cannot enter any of the PruFund Funds.

**Now go to Section 4 – Declarations →**

**3.13 Option 3 – Interest Sweep**

I/We would like to select the Interest Sweep option.

**Please enter the fund names you would like to receive the Interest Sweep, and the percentages for each fund.**

You can enter a maximum of three funds. Please make sure the percentages add up to 100%.

<input type="text"/>	<input type="text"/> %
<input type="text"/>	<input type="text"/> %
<input type="text"/>	<input type="text"/> %
<b>Total percentage</b>	<b>100%</b>

You can only choose one option. If you have chosen Option 1 or 2, do not fill in this section.

You can only choose this option if you have a minimum of £100,000 to invest in the Cash Fund.

You can only choose this option for Unit Linked funds. You cannot choose this option for With-Profits (Optimum Bonus) Fund, With-Profits (Optimum Return) Fund, PruFund Funds and Prudential Distribution Cash Fund.

## 4 Declarations

The owners of this investment must read these declarations before signing the relevant section for their application.

For your own benefit and protection, you should read carefully the documentation provided before signing this form. You should also read carefully any further documentation provided to you in the future. If there is anything you do not understand, please ask us for further information.

**4.1** I/We confirm that I/we have received and read the key features document for this plan. I/We declare the information given in this document is true and complete to the best of my/our knowledge.

**For trustees:** I/We confirm that I/we have sufficient powers of investment for the purpose of effecting the proposed policy(ies) as an asset of the Trust Fund.

### How we use your personal data

The Prudential Assurance Company Limited, its group companies\* and its business partners will use your information together with other information for administration, credit decisions, customer services, marketing and profiling your purchasing preferences. We will pass your information to them (including our service providers and agents) for these purposes. If you are a joint applicant, we will also pass your information to the other joint applicant/s.

For certain products, we may search the files of credit reference agencies that will record any credit searches on your file. This is to help us make credit decisions about you, to prevent fraud, to check your identity and to prevent money laundering. We may disclose details of how you conduct your account to such agencies. The information will be used by other credit grantors for making credit decisions about you and the people with whom you are financially associated, for fraud prevention, money-laundering prevention and occasionally for tracing debtors. This information may be used to recheck these purposes. We will pass your information to any legal or regulatory body if required to do so.

For certain products, we will need to process sensitive personal data such as health data. It may also be necessary, for the above purposes, to transfer your information to countries that provide a different level of data protection from the UK.

### Your marketing choices

We would like to contact you to keep you updated with information on our products and services by phone, email or post.

If you do not want us to contact you, please tick this box.

A copy of the Flexible Investment Plan terms and conditions and the completed application form are available on request.

In such circumstances, we will put a contract in place to ensure your information is protected. By completing and submitting this form, you consent to us processing your sensitive data and to the processing mentioned above.

You have a right to obtain a copy of your personal information (for which we may charge a fee) and to have any inaccuracies corrected by writing to:

The Information Risk & Privacy Team, The Prudential Assurance Company Ltd, 3 Sheldon Square, London, W2 6PR.

To make sure we follow your instructions correctly and to improve our service to you through training of our staff, we may monitor or record communications.

### Acting on someone's behalf?

When giving us information about another person, you confirm that they have appointed you to act on their behalf. This includes providing consent to:

- the processing of their personal and sensitive data
- receive any data protection notices on their behalf
- receive marketing information as indicated.

*\*Prudential Assurance Company Limited is part of the Prudential group of companies which at the time of printing includes Prudential UK & Europe, the M&G Investments Group, Prudential Corporation Asia, Jackson National Life and PPM America Inc (indirect wholly owned subsidiary).*



**Verification of the customer's identity and Financial Adviser's confirmations**  
(continued)

**5.1 About the customer (applicant/owner)**

*If you have to verify the identity of more than two customers, please fill in and attach separate forms for each one.*

**First customer (applicant/owner)**

**Surname**

**Other names in full**

--	--

**Date of birth**

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

**Current address**

	<b>Postcode</b>

**Previous address** *(if their address has changed in the last three months)*

	<b>Postcode</b>

**Second customer (applicant/owner)**

**Surname**

**Other names in full**

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**Date of birth**

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

**Current address**

	<b>Postcode</b>

**Previous address** *(if their address has changed in the last three months)*

	<b>Postcode</b>

**Your confirmation**

**5.2** I confirm that I gathered the information in 5.1 in relation to the customer and that the evidence I gathered to verify their identity:

*Just tick one.*

meets the standard evidence set out in the guidance for the UK financial sector from the Joint Money Laundering Steering Group.

or

exceeds the standard evidence and I have attached written details of the extra evidence.

**I confirm that I gave the customer advice**

*We need to record whether you gave advice for the FSA.*

Yes

No

**Name of registered individual/Your name**

**Prudential agent number**

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**Verification of the customer's identity and Financial Adviser's confirmations**  
(continued)

Your confirmation (continued)

Position

Signed

Date signed

       

Full name of regulated firm or sole trader

FSA reference number

**5.3 Please indicate your commission requirements. If you would like Initial and Renewal commission, please tick both boxes.**

 Initial commission  % or £ 
 Renewal commission  %

*Initial commission is the amount you require after allowing for rebate.*

**If you have rebated your commission please tick one box to indicate how you would like it rebated:**

 to increase the premium on a 1:1 basis

or  to increase the allocation factor on a 1:0.8 basis

or  to reduce the Annual Management Charge on a 1:0.1 basis

**Please enter any other instructions here**

**Adviser checklist**

**5.4 Please make sure you have done everything on this checklist. I have:**

 attached the illustration

If you cannot attach the illustration, please enter the illustration reference number here

      
 filled in/attached relevant supplementary forms

 attached any relevant continuation sheets

 completed the verification of identity section

 completed my commission details in 5.3

 attached written details of any extra verification evidence

 confirmed whether I gave advice in 5.2

 filled in/attached any separate identity verification sections

 signed the form

 enclosed a cheque

*Tick the box if relevant to the application.*



[www.pru.co.uk](http://www.pru.co.uk)